Case 15-12238-JNP Doc 36 Filed 12/07/17 Entered 12/07/17 10:52:18 Desc Main

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Page 1 of 2

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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VW Credit Leasing, Ltd

Order Filed on December 7, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>15-12238 JNP</u>

Adv. No.:

Hearing Date: 7/25/2017 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

In Re:

Priscilla Galligani,

Debtor.

## ORDER CURING POST-PETITOIN ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

DATED: December 7, 2017

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

## (Page 2)

Debtor: Priscilla Galligani Case No: 15-12238 JNP

Caption of Order: ORDER CURING POST-PETITON ARREARS & RESOLVING MOTION FOR

**RELIEF FROM STAY** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VW Credit Leasing, Ltd, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property 2010 AUDI Q5 , VIN: WA1CKAFP5AA040940, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David Reinherz, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 17, 2017 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2017 through October 2017 for a total post-petition default of \$2,879.53 (4 @ \$610.41 less \$93.11 in suspense, plus \$531 in attorneys' fees/costs); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$2,879.53 will be paid by Debtor remitting \$479.93 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on December 1, 2017 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume November 22, 2017, directly to Secured Creditor's servicer, VW Credit Leasing, Ltd., PO BOX 610353 Dallas, TX 75261 and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the subject loan matures on March 22, 2018 and that no further order of relief shall be required upon the maturity of the subject loan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.